

**Information to identify the case:**

Debtor 1	<u>Jesse Evan Sylvis</u>	Social Security number or ITIN	xxx-xx-4871
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Danielle Priscilla Sylvis</u>	Social Security number or ITIN	xxx-xx-1388
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-11324-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jesse Evan Sylvis

Danielle Priscilla Sylvis  
aka Danielle P Morrison

11/29/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jesse Evan Sylvis  
Danielle Priscilla Sylvis  
Debtors

Case No. 17-11324-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Nov 29, 2022

Form ID: 3180W

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jesse Evan Sylvis, Danielle Priscilla Sylvis, 650 Grant Street, Franklin, PA 16323-2218
14864911	Freedom Mortgage Corporation, 10500 Kincaid Blvd., Fishers, IN 46037
14745867	+ Leroys Jewelers, Sterling Jewelers, Inc, Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799
15426299	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14745869	+ Novasom Inc., 801 Cromwell Park Drive, # 108, Glen Burnie, MD 21061-2539
14775419	+ Penelec, c/o FirstEnergy, Building #1, Suite 1-511, 101 Crawford's Corner, Holmdel, NJ 07733-1976
14745875	+ Titusville Area Hospital, 406 West Oak Street, Titusville, PA 16354-1499
14745878	+ YMCA of Franklin and Grove City, 111 West Park Street, Franklin, PA 16323-1365

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 30 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2022 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 30 2022 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2022 00:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: lalusher@galaxyfcu.com	Nov 30 2022 00:03:00	Galaxy Federal Credit Union, Linda Lusher, 1313 LIBERTY AVENUE, Franklin, PA 16323-1528
14745852	Email/Text: compliancebankruptcy@bylcompanies.com	Nov 30 2022 00:03:00	BYL Collection Services, 301 Lacey Street, Floor 2, West Chester, PA 19382
14745853	+ EDI: CAPITALONE.COM	Nov 30 2022 05:03:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14758800	+ Email/Text: bankruptcy@cavps.com	Nov 30 2022 00:03:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14745854	+ Email/Text: clientservices@credit-control.com	Nov 30 2022 00:03:00	Central Loan Admin, Po Box 77404, Ewing, NJ 08628-6404
14745855	+ EDI: CITICORP.COM	Nov 30 2022 05:03:00	Citibank North America, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14745856	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 30 2022 00:03:00	Collection Service Center, 839 5th Avenue, New

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			Kensington, PA 15068-6303
14745857	+ EDI: WFNNB.COM	Nov 30 2022 05:03:00	Comenity Bank / Ultra Beauty, Po Box 182125, Columbus, OH 43218-2125
14745858	+ EDI: WFNNB.COM	Nov 30 2022 05:03:00	Comenity Capital / Gamestop, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
14745859	+ Email/PDF: creditonebknottifications@resurgent.com	Nov 30 2022 00:05:24	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14745861	EDI: DIRECTV.COM	Nov 30 2022 05:03:00	DirecTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
14745860	+ Email/Text: electronicbkydocs@nelnet.net	Nov 30 2022 00:03:00	Department Of Education / 582 / Nelnet, Attn: Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14745862	+ Email/Text: bknotice@ercbpo.com	Nov 30 2022 00:03:00	ERC / Enhanced Recovery Corporation, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14745863	+ Email/Text: slucas@for-cu.com	Nov 30 2022 00:03:00	Franklin Oil Region Credit Union, 101 North 13th Street, Franklin, PA 16323-2343
15426300	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 30 2022 00:03:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14745864	+ Email/Text: lalusher@galaxyfcu.com	Nov 30 2022 00:03:00	Galaxy Federal Credit Uniion, 1313 Liberty Street, Franklin, PA 16323-1528
14745865	+ Email/Text: lalusher@galaxyfcu.com	Nov 30 2022 00:03:00	Galaxy Federal Credit Union, 1313 Liberty Street, Franklin, PA 16323-1528
14745866	+ EDI: PHINGENESIS	Nov 30 2022 05:03:00	Kay Jewelers, Po Box 4485, Beaverton, OR 97076-4485
14777997	Email/PDF: resurgentbknottifications@resurgent.com	Nov 30 2022 00:15:48	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14753312	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 30 2022 00:03:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14745868	+ Email/Text: mwetherbee@mmchs.org	Nov 30 2022 00:03:00	Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945
14749489	EDI: PRA.COM	Nov 30 2022 05:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14746175	+ EDI: RECOVERYCORP.COM	Nov 30 2022 05:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14777060	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 30 2022 00:03:00	Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14775234	EDI: Q3G.COM	Nov 30 2022 05:03:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14745870	+ EDI: RMSC.COM	Nov 30 2022 05:03:00	Synch / Car Care Summit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14776394	+ EDI: RMSC.COM	Nov 30 2022 05:03:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14745871	+ EDI: RMSC.COM	Nov 30 2022 05:03:00	Synchrony Bank / Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14745872	+ EDI: RMSC.COM	Nov 30 2022 05:03:00	Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14745873	+ EDI: RMSC.COM	Nov 30 2022 05:03:00	Synchrony Bank / PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL

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14745874	+ EDI: RMSC.COM	Nov 30 2022 05:03:00	32896-5060 Synchrony Bank / Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14745876	+ Email/Text: bankruptcydepartment@tsico.com	Nov 30 2022 00:03:00	Transworld Systems Inc / 51, Po Box 15618, Wilmington, DE 19850-5618
14758758	+ Email/Text: electronicbkydocs@nelnet.net	Nov 30 2022 00:03:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14778533	Email/Text: bankruptcy@unifund.com	Nov 30 2022 00:03:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242
14771632	^ MEBN	Nov 29 2022 23:59:05	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14772779	^ MEBN	Nov 29 2022 23:58:59	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14745877	+ EDI: WFFC2	Nov 30 2022 05:03:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
TOTAL: 41			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		Pingora Loan Servicing, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Titusville Area Hospital, 406 West Oak Street, Titusville, PA 16354-1499

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Danielle Priscilla Sylvis dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

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Daniel P. Foster

on behalf of Debtor Jesse Evan Sylvis dan@mrdebtbuster.com  
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

James M. Greenfield

on behalf of Creditor Galaxy Federal Credit Union greenfieldlaw@dalewoodardgent.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Mark G. Claypool

on behalf of Creditor Titusville Area Hospital mclaypool@kmgsllaw.com  
knoxbank@hotmail.com;chartle@kmgsllaw.com;aklus@kmgsllaw.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 9